

Please delete the paragraph on pages 8-9, which begins on page 8, line 23 and ends on page 9, line 8, and insert in lieu thereof:

-- A description of an exemplary system, which incorporates embodiments of the present invention, is herein described. Figure 1 shows a system block diagram of one embodiment of a network system 10 in which the apparatus and method of the invention is used. Referring to Figure 1, the network system 10 comprises a Web center 12 that is connected over one or more communication links 20 to a remote network 30 (e.g., a wide area network or the Internet) or a remote site (e.g., a satellite, which is not shown in Figure 1) to one or more user computer systems 401-40N ("40"). In one embodiment, the user computer 40 is a personal computer, while in another embodiment the user computer 40 is a handheld device. In one embodiment, the Web center 12 includes a Web site 14. The Web center 12 may further include one or more servers 22 and one or more databases 24. In one embodiment, the server 22 includes software modules for performing the processes of the invention, as described in detail in the following sections.--